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L7	1	"6606744".pn.	US-PGPUB; USPAT	OR	ON	2007/03/12 11:31
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L9	0	l7 and (((billing or bill) near10 generat$3 or creat$3 or presen$3) same (billers near15 behalf) same (objects near10 (invok$3 and generat$3)))	US-PGPUB; USPAT	OR	ON	2007/03/12 11:32
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L12	1	l7 and (object same billing)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:35
L13	0	l7 and (object same billing) same invok$3	US-PGPUB; USPAT	OR	ON	2007/03/12 11:36
L14	0	l7 and (object same bill$3 same invok$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:36
L15	1	l7 and (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:36
L16	7	l6 AND (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:38
L17	1	"20060178918".PN. AND (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:49
L18	0	OOP SAME (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:49
L19	8	(OBJECT NEAR2 PROGRAM$3) SAME (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:50

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L20	66	(OBJECT NEAR2 PROGRAM$3) SAME (object same billing)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:51
L21	58	L20 NOT L19	US-PGPUB; USPAT	OR	ON	2007/03/12 11:52
L22	9	L21 AND (OBJECT NEAR2 ORIENTED NEAR2 PROGRAMMING)	US-PGPUB; USPAT	OR	ON	2007/03/12 12:17
L23	323	(Billing same objects) AND (OBJECT NEAR2 ORIENTED NEAR2 PROGRAMMING)	US-PGPUB; USPAT	OR	ON	2007/03/12 12:17
L24	29	(Billing same objects) same (OBJECT NEAR2 ORIENTED NEAR2 PROGRAMMING)	US-PGPUB; USPAT	OR	ON	2007/03/12 12:21
L25	24	l24 not 22	US-PGPUB; USPAT	OR	ON	2007/03/12 12:18
L26	22	l25 not l19	US-PGPUB; USPAT	OR	ON	2007/03/12 12:18
L27	22	l26 not l16	US-PGPUB; USPAT	OR	ON	2007/03/12 12:18
L28	2888	(Billing same objects)	US-PGPUB; USPAT	OR	ON	2007/03/12 12:21
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L9	0	l7 and (((billing or bill) near10 generat$3 or creat$3 or presen$3) same (billers near15 behalf) same (objects near10 (invok$3 and generat$3)))	US-PGPUB; USPAT	OR	ON	2007/03/12 11:32
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L11	0	l7 and (((billing or bill) near10 generat$3 or creat$3 or presen$3) same (objects near10 (invok$3 and generat$3)))	US-PGPUB; USPAT	OR	ON	2007/03/12 11:33
L12	1	l7 and (object same billing)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:35
L13	0	l7 and (object same billing) same invok$3	US-PGPUB; USPAT	OR	ON	2007/03/12 11:36
L14	0	l7 and (object same bill$3 same invok$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:36
L15	1	l7 and (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:36
L16	7	l6 AND (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:38
L17	1	"20060178918".PN. AND (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:49
L18	0	OOP SAME (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:49
L19	8	(OBJECT NEAR2 PROGRAM$3) SAME (object same billing same generat$3)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:50

L20	66	(OBJECT NEAR2 PROGRAM$3) SAME (object same billing)	US-PGPUB; USPAT	OR	ON	2007/03/12 11:51
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L23	323	(Billing same objects) AND (OBJECT NEAR2 ORIENTED NEAR2 PROGRAMMING)	US-PGPUB; USPAT	OR	ON	2007/03/12 12:17
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L28	2888	(Billing same objects)	US-PGPUB; USPAT	OR	ON	2007/03/12 12:21
L29	114	(Billing same objects) same ((generat$3 or creat$3) near10 content)	US-PGPUB; USPAT	OR	ON	2007/03/12 12:22
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L39	5	(custom$5 near10 bill) same content same object	US-PGPUB; USPAT	OR	ON	2007/03/12 12:42

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W.R. Berkley plans object-oriented future

Steven Marlin. **Insurance & Technology**. New York: Dec 1997.Vol.22, Iss. 12; pg. 20, 1 pgs

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ProQuest document ID:	25272450
Text Word Count	653
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Abstract (Document Summary)

W.R. Berkley Corp. is currently working a on new **billing** system, scheduled for rollout in early 1998, that uses the ⓘDelphi **object**-oriented client/server suite from Borland International. The new system - which will include direct **billing**, agency **billing**, electronic funds transfer and credit card payments - is the culmination of a 2 1/2 year effort to replace the company's COBOL-based **billing** system.

Full Text (653   words)

[Headnote]
The specialty insurer built a billing system using object tools from Borland International, reports Steven Marlin.

Technology is helping W.R. Berkley Corp. (Greenwich, CT) stake out a position for itself in the property/casualty arena. Made up of more than three dozen operating subsidiaries with total 1996 revenues of $1.2 billion-the company has expanded beyond its core property/casualty business to become a player in the reinsurance and specialty markets as well.

Recognizing that technology can provide a competitive edge, the company a number of years ago developed A+PLUS, a fully-automated solution for its regional property/casualty operating units. The company now seeks to replicate that success with a new billing system, scheduled for rollout in early 1998, built using the ⓘDelphi object-oriented client/server suite from Borland International. And despite some early reservations about the viability of the Scotts Valley, CA, software company, Berkley's technology managers feel that their choice has been vindicated.

"We were a little nervous because of Borland," says Hank Berkley, director of information systems. When WR. Berkley was evaluating ⓘDelphi in early 1995, Borland was in turmoil, having endured $225 million in losses over the previous three years and the departure of its founder, Philippe Kahn. Nevertheless, "we decided that the quality of the ⓘDelphi product was such that even if Borland didn't survive, the product would," Berkley says. The latest version of ⓘDelphi (Version 3.0) has made ⓘDelphi a superior choice to other object-based tools such as Visual Basic and Powerbuilder, says Tony Houseman, team leader on the billing system project. For example, the system's programming "wizards," which simplify development of Active X and COM objects, make it "easier to create a business object that can tie into a client/server application on a workstation or an Internet application."
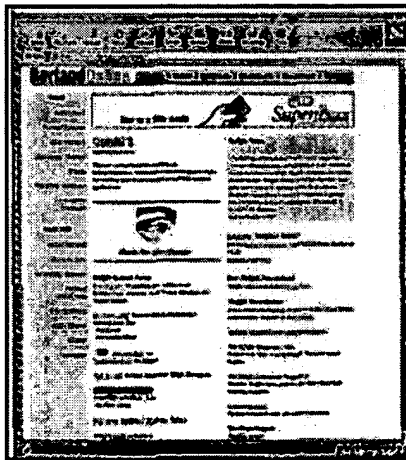
The billing system is the major focus of attention right now at Berkley Information Services (BIS), the company's 108-person information technology subsidiary in Luverne, MN. With 12 dedicated developers, the system-which will include direct billing, agency billing, electronic funds transfer and credit card payments-is the culmination of a two-and-ahalf year effort to replace the company's COBOL-based billing system. Although BIS had considered Powerbuilder for client/server development, it was impressed with both the speed and objectoriented nature of ⓘDelphi.

"One of the things that impressed us about ⓘDelphi was how fast it actually performed," says Jack Bennett, vice president and systems architect at BIS. "Another was its object-oriented base of programming, which we wanted to get into. We were banking that once we built products, our maintenance would be a lot quicker."

ⓘDelphi enables rapid application development (RAD), but this can be a mixed blessing, Bennett says. "You have to be careful in ⓘDelphi. Because it's so easy to write applications, you can break a lot of the object methodology."

Building applications without a methodology is like flying an airplane without knowing how to navigate, says Tom Jasick, president of BIS. "There's training to use ⓘDelphi, but you also need training to understand how you're going to build multi-tier applications, and whether they're thick or thin." To address this matter, Berkley is using the Enterprise Select development methodology from Select Software Tools (Irvine, CA).

Adherence to a strict object-oriented methodology-even at the cost of initial development time-will yield dividends later, says Bennett. "We've always known you could take ⓘDelphi and put together a two-tiered application in an afternoon. But is it reusable? If you don't build the pieces correctly in your first application, you're going to have to build them all over again on the next one."

Berkley chose Borland's ⓘDelphi over Visual Basic and Powerbuilder.

[Sidebar]
SOLUTION: OBJECT-ORIENTED DEVELOPMENT

[Sidebar]
COMPANY NAME:
W.R. Berkley Corp., Greenwich, CT, 1996 revenues of $1.2 billion.
LINES OF BUSINESS:
Specialty lines, reinsurance. VENDOR/TECHNOLOGY:
Borland International's (Scotts Valley, CA) ⓘDelphi Version 3.0, an object-oriented client/server development system.

THE CHALLENGE:
Replace a COBOL-based billing system with a multi-tier client/server version that incorporates object technology for faster development, reusability and easier maintenance.

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